



## Online Banking

- **Manage Your Accounts**  
-Up-to-date online bank account statements and detailed summaries of where, when, and how you spend your money
- **Move Your Money**  
-Transfer money online between your Bank Of The West accounts or other external accounts
- **Pay Your Bills**  
-Schedule, dance, and pay your bills and receive alerts about balances, transactions and activity
- **Pay Other People**  
-Popmoney is a new service that lets you send electronic payments to virtually anyone using email and text messages



## Why Bank Of The West?

Bank Of the west is a great choice for students. We offer many services that are easy to take advantage of and manage. Our online and mobile banking is very user friendly and easy of anyone to use. With low opening balance savings accounts, and easily accessed checking accounts, Bank Of The West is a great choice for students!





## Member FDIC

### What is the FDIC?

- FDIC stands for Federal Deposit Insurance Corporation
- It is an insurance for you the consumer, paid for by us, the bank!

### Why is the FDIC important?

- If the bank should ever fail, you are guaranteed up to \$250,000 of your money per account per account member!
- It doesn't cost you a thing! This service is paid for by all the banks across the nation!

**Joining a bank that isn't a member of the FDIC is a very risky move. Avoid that risk altogether and join us here at Bank Of The West!**



## Savings Accounts

•**Classic Savings**-This account has a \$25 minimum opening balance, a 0.02% APY interest rate, and a monthly service charge of only \$4 that is waived by having a balance of at least \$300 in your account

•**Choice Money Market Savings**-This account has a \$100 minimum opening balance, a 0.03%-0.2% APY interest rate, and a monthly service charge of \$15 that is waived by having a balance of at least \$5,000 in your account

## Checking Accounts

•**Easy Checking**-This account is an everyday checking account with a low minimum balance and small service charges of \$8 with online statements or \$10 with paper statements. This is waived in a few easy ways: Maintaining a monthly balance of at least \$1,000, Receiving a direct deposit of \$250 or more during each statement cycle, and finally using the Bank Of The West Debit Card for 10 or more purchases during each statement cycle

## Credit Service

•**Equity Line of Credit**-You can use this line credit to accomplish life's goals from short-term financing to debt consolidation to student loans and much more!

## Loans

•**Auto Loan**-Take out money to buy a brand new car!

## Convenience

•We have banks through out Des Moines and the surrounding areas, Ames, Boone, Bloomfield, Carroll, Cedar Rapids, Coralville, Council Bluffs, Decorah, Harlan, Indianola, Lamoni, Marion, and Woodbine